Case 08-11191 Doc 1 Filed 05/02/08 Entered 05/02/08 13:22:36 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 45

United States Bankruptcy Court  Northern District of Illinois				Volu	intary Petition
		Name of Joint De Bradley, Katr	Name of Joint Debtor (Spouse) (Last, First, Middle):  Bradlev. Katrice		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  Kevin Tucker	s		used by the Joint Debtor i maiden, and trade names) ews		years
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): <b>9012</b>	D. (ITIN) No./Complete	_	Soc. Sec. or Individual-Tone, state all): <b>2040</b>	axpayer I.D	. (ITIN) No./Complete
Street Address of Debtor (No. & Street, City, State & 15012 Paulina St	Zip Code):	15012 Paulina	Joint Debtor (No. & Stree	et, City, Stat	e & Zip Code):
Harvey, IL	ZIPCODE <b>60426-2136</b>	Harvey, IL		Z	IPCODE <b>60426-2136</b>
County of Residence or of the Principal Place of Busin	ness:	County of Resider	nce or of the Principal Pla	ce of Busine	ess:
Mailing Address of Debtor (if different from street add 14740 Campbell Ave	dress)	14740 Campb	of Joint Debtor (if difference lell Ave	nt from stree	et address):
Harvey, IL	ZIPCODE <b>60426-1371</b>	Harvey, IL		Z	IPCODE <b>60426-1371</b>
Location of Principal Assets of Business Debtor (if di	fferent from street address a	lbove):			
				Z	IPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of (Check of (Check of Health Care Business Single Asset Real Est U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exem	ne box.) ate as defined in 11	the Petitio  ✓ Chapter 7  ☐ Chapter 9  ☐ Chapter 11  ☐ Chapter 12  ☐ Chapter 13	n is Filed ((  Chap Recog Main Chap Recog Nonn  Nature of I (Check one by consumer	box.)
	(Check box, if  Debtor is a tax-exemp Title 26 of the United Internal Revenue Cod	applicable.) of organization under States Code (the	§ 101(8) as "incur individual primaril personal, family, o hold purpose."	y for a	
Filing Fee (Check one box	(1)		Chapter 11 l	Debtors	
<ul> <li>✓ Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> </ul>		Check one box:  ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: ☐ Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.			
☐ Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all appli ☐ A plan is bei ☐ Acceptances		Check all applica A plan is being Acceptances of	A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		om one or more classes of
Statistical/Administrative Information  Debtor estimates that funds will be available for destinates that, after any exempt property is distribution to unsecured creditors.			e will be no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors		]		Over 100,000	
		50,000,001 to $$100,$	000,001 \$500,000,001 0 million to \$1 billion	More than \$1 billion	
Estimated Liabilities  State of to \$50,001 to \$100,001 to \$500,001 to \$500,000 \$100,000 \$500,000 \$1 million \$10 to \$500,000 \$100,		50,000,001 to \$100,	000,001 \$500,000,001 00 million to \$1 billion	More than \$1 billion	

Prior Bankruptcy Case Filed Within Last	$8\ Years$ (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of ti explained the relief available un	xhibit B  if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declar ner that [he or she] may proceed unde tle 11, United States Code, and have dereach such chapter. I further certifiche notice required by § 342(b) of the
	X /s/ Derek Lofland	5/02/08
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  ✓ Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  ✓ Exhibit D also completed and signed by the joint debtor is attach	ade a part of this petition.	ach a separate Exhibit D.)
	ng the Debtor - Venue	
	pplicable box.) of business, or principal assets in th	nis District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	this District.
Debtor is a debtor in a foreign proceeding and has its principal proceeding and principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	coceeding [in a federal or state court]
Certification by a Debtor Who Resident (Check all app.  Landlord has a judgment against the debtor for possession of debt	plicable boxes.)	
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

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Bradley, Kevin D & Bradley, Katrice

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Name of Debtor(s):

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### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Bradley, Kevin D & Bradley, Katrice

# **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kevin D Bradley

Signature of Debtor

Kevin D Bradley

X /s/ Katrice Bradley

**Katrice Bradley** Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 2, 2008

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

### Signature of Attorney\*

### X /s/ Derek Lofland

Signature of Attorney for Debtor(s)

#### Derek Lofland 6280490

Printed Name of Attorney for Debtor(s)

### Gleason & Gleason

Firm Name

### 77 W Washington, Ste 1218

Address

Chicago, IL 60602

### (312) 578-9530

Telephone Number

### May 2, 2008

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

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Date

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Case No.

Br	radley, Kevin D & Bradley, Katrice Chapte	er <b>7</b>	
	Debtor(s)		
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR I	DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debto one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendere of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept	\$	676.00
	Prior to the filing of this statement I have received	\$	351.00
	Balance Due	\$	325.00
2.	The source of the compensation paid to me was: Debtor Debtor Other (specify):		
3.	The source of compensation to be paid to me is:  Debtor  Other (specify):		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and ass	sociates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associate together with a list of the names of the people sharing in the compensation, is attached.		the agreement
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including	g:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition.</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>	• •	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services:  Litigation/Adversary Proceedings  Motions to Redeem \$400.00  Credit Education Fees		
	CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of proceeding.	f the debtor(s) in this bankrupt	tey
	May 2, 2008 /s/ Derek Lofland		

Gleason & Gleason

Signature of Attorney

Name of Law Firm

IN RE:

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Bradley, Kevin D & Bradley, Katrice	X /s/ Kevin D Bradley	5/02/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Katrice Bradley	5/02/2008
	Signature of Joint Debtor (if any)	Date

Case 08-11191 Official Form 1, Exhibit D (10/06)

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Northern District of Illinois

IN RE:		Case No.
Bradley, Kevin D		Chapter 7
	Debtor(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Kevin D Bradley

Date: May 2, 2008

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Official Form 1, Exhibit D (10/06)

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Northern District of Illinois

IN RE:		Case No.
Bradley, Katrice		Chapter 7
	Debtor(s)	1

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Katrice Bradley

Date: May 2, 2008

 $_{B6\,Summary}$  (Form 6-  $08-11191_{207}$ ) Doc 1

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Northern District of Illinois

IN RE:		Case No.
Bradley, Kevin D & Bradley, Katrice		Chapter 7
•	Debtor(s)	•

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 10,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 12,501.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 1,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		\$ 28,992.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,445.82
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 3,435.74
	TOTAL	26	\$ 10,650.00	\$ 42,493.00	

Form 6 - Statistical Summary (12/07)1

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United States	Bankruptcy	Cour
Northern F	District of Illin	ากเร

IN RE:	Case No
Bradley, Kevin D & Bradley, Katrice	Chapter 7
Debtor(s)	•

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 1,000.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,445.82
Average Expenses (from Schedule J, Line 18)	\$ 3,435.74
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,950.35

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,651.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 28,992.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 33,643.00

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IN RE Bradley, Kevin D & Bradley, Katrice

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Debtor(s)

Case No. \_\_\_\_\_(If known)

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00
(Report also on Summary of Schedules)

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(If known)

IN RE Bradley, Kevin D & Bradley, Katrice

Case No. Debtor(s)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking	J	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit w landlord	J	1,200.00
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to: TV, chairs, sofas, tables, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothing		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life through work - no cash value	J	0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	Н	100.00
	Stock and interests in incorporated and unincorporated businesses. Itemize. Interests in partnerships or joint	x x			
	ventures. Itemize.				

Debtor(s)

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IN RE Bradley, Kevin D & Bradley, Katrice

\_ Case No. \_

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	.,	05 Chevy Malibu	J	7,850.00
1	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
	Office equipment, furnishings, and supplies.				
	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		ТО	ГАТ	10,650.00

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Debtor(s)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			EMEAN TONG
Checking	735 ILCS 5 §12-1001(b)	300.00	300.00
Security deposit w landlord	735 ILCS 5 §12-1001(b)	1,200.00	1,200.00
Normal and necessary household goods, including but not limited to: TV, chairs, sofas, tables, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	735 ILCS 5 §12-1001(b)	1,000.00	1,000.00
401K	735 ILCS 5 §12-1006(a)	100.00	100.00
05 Chevy Malibu	735 ILCS 5 §12-1001(c)	4,800.00	7,850.00

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IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s) Case No.

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 4661632			Installment account opened 2/07				12,501.00	4,651.00
Credit Acceptance 25505 W 12 Mile Rd Southfield, MI 48034-1846			VALUE \$ <b>7,850.00</b>					
ACCOUNT NO.			VALUE # 7,000.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			NALLYE &					
0 continuation sheets attached			VALUE \$ (Total of the		age	e)	\$ <b>12,501.00</b>	\$ <b>4,651.00</b>
			(Use only on la		Tota page		\$ 12,501.00	\$ 4,651.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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IN RE Bradley, Kevin D & Bradley, Katrice

1 continuation sheets attached

Debtor(s)

Case No. \_\_\_\_\_

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Debtor(s)

Case No. \_ (If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

### **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

			(Type of Phonty for Claims Listed on This Sheet	,					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.	T	J	2004 taxes						
Internal Revenue Service Centralized Insolvency Unit PO Box 21126 Philadelphia, PA 19114-0326							1,000.00	1,000.00	
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. <u>1</u> of <u>1</u> continuation sheet: Schedule of Creditors Holding Unsecured Priority	s att	ached	to (Totals of the	Sub	otota	al	s 1,000.00	\$ 1,000.00	\$
				-	Γota	al			Ť
(Us	se oi	nly on	last page of the completed Schedule E. If ap al Summary of Certain Liabilities and Relate	plic	Tota able	al e,	\$ 1,000.00	\$ 1,000.00	\$

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(If known)

IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

Case No. \_\_\_\_\_

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUIED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7630062</b>			Open account opened 7/04				
Allied Int 3000 Corporate Roa Columbus, OH 43231							1,200.00
ACCOUNT NO.			Assignee or other notification for:				-,
10 Sbc Illinois			Allied Int				
ACCOUNT NO. <b>8828056</b>			Open account opened 9/05				
Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426-1066							136.00
ACCOUNT NO.			Assignee or other notification for:				
Sbc Illinois			Allied Interstate Inc				
12		<u> </u>			otal		1,336.00
12 continuation sheets attached			(Total of this (Use only on last page of the completed Schedule F. Report	T also	otal o on		1,550.00
			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related				

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(If known)

IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

Case No. \_\_\_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 28647845			Open account opened 11/06	t		H	
Asset Acceptance PO Box 2036 Warren, MI 48090-2036							1,200.00
ACCOUNT NO.			Assignee or other notification for:	t		Н	,
At T			Asset Acceptance				
ACCOUNT NO. <b>9085796</b>			Open account opened 3/06				
Calvary Portfolio/collection PO Box 1017 Hawthorne, NY 10532-7504							58.00
ACCOUNT NO.			Assignee or other notification for:				36.00
01 At T			Calvary Portfolio/collection				
ACCOUNT NO. 557009209851  Cap One PO Box 5155 Norcross, GA 30091-5155	-		Revolving account opened 12/01				
							1,374.00
ACCOUNT NO. 3gx99550056023904  Cbe Group PO Box 900 Waterloo, IA 50704-0900			Open account opened 12/04				
							1,249.00
ACCOUNT NO.			Assignee or other notification for:				
Mci Locl			Cbe Group				
Sheet no. 1 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of th	Sub			\$ 3,881.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1403313409</b>			Open account opened 7/07			H	
Crd Prt Asso PO Box 802068 Dallas, TX 75380-2068							202.00
ACCOUNT NO.			Assignee or other notification for:	+		$\dashv$	329.00
Comcast			Crd Prt Asso				
ACCOUNT NO. <b>1423241388</b>			Open account opened 9/07				
Crd Prt Asso PO Box 802068 Dallas, TX 75380-2068							315.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$			313.00
Comcast			Crd Prt Asso				
ACCOUNT NO. <b>1403313409</b>			Installment account opened 7/07				
Credit Protect Assoc PO Box 802068 Dallas, TX 75380-2068							220.00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$			329.00
Comcast			Credit Protect Assoc				
ACCOUNT NO. <b>1423241388</b>	$\perp$		Installment account opened 9/07			$\dashv$	
Credit Protect Assoc PO Box 802068 Dallas, TX 75380-2068							
						Ц	315.00
Sheet no. 2 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the			)	\$ 1,288.00
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	o o tica	n al	\$

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Debtor(s)

Case No. \_ (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			H	
Comcast			Credit Protect Assoc				
ACCOUNT NO. <b>5178007635375694</b>			Revolving account opened 4/07				
First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524							414.00
ACCOUNT NO. 10362140			Open account opened 10/07				414.00
Harvard Collection 4839 N Elston Ave Chicago, IL 60630-2534							595.00
ACCOUNT NO.			Assignee or other notification for:				
Comed			Harvard Collection				
ACCOUNT NO. <b>4240393313</b>			Open account opened 3/06				
I C System PO Box 64378 Saint Paul, MN 55164-0378							65.00
ACCOUNT NO.			Assignee or other notification for:				65.00
Iq Telecom			I C System				
ACCOUNT NO. <b>10161875</b>			Open account opened 10/07				
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356							
						Ц	575.00
Sheet no3 of12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_		?)	\$ 1,649.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o tica	n al	\$

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IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	1		H	
Advocate Home Health Services			Illinois Collection Se				
ACCOUNT NO. 3gx9			Open account opened 6/06				
Lvnv Funding PO Box 10587 Greenville, SC 29603-0587							1,249.00
ACCOUNT NO. 3gv7			Open account opened 6/06	1			1,243.00
Lvnv Funding PO Box 10587 Greenville, SC 29603-0587							1,080.00
ACCOUNT NO. <b>3gq3</b>	F		Open account opened 6/06	t			1,000.00
Lvnv Funding PO Box 10587 Greenville, SC 29603-0587							407.00
ACCOUNT NO. Rag3963a			Installment account opened 1/06	+			127.00
Metropltn Au 2212 W 147th St Dixmoor, IL 60426-1029							274.00
ACCOUNT NO. <b>8520474790</b>	H		Open account opened 10/06	╁			971.00
Midland Cred 8875 Aero Dr Ste 200 San Diego, CA 92123-2255			open account opened 10/00				
				_			1,180.00
ACCOUNT NO.  Tribute Mastercard			Assignee or other notification for: Midland Cred				
Sheet no. 4 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	e)	\$ 4,607.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8515214663</b>			Open account opened 12/05			Ħ	
Midland Cred 8875 Aero Dr Ste 200 San Diego, CA 92123-2255							251.00
ACCOUNT NO.	$\vdash$		Assignee or other notification for:	H		H	
Sbc Ameritech			Midland Cred				
ACCOUNT NO. <b>6002442</b>			Open account opened 10/05				
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018-4521							746.00
ACCOUNT NO.			Assignee or other notification for:			_	740.00
Christ Medical Center			Mrsi				
ACCOUNT NO. <b>699988974</b>			Open account opened 9/07				
Nco Financial Svcs 507 Prudential Rd Horsham, PA 19044-2308							278.00
ACCOUNT NO.			Assignee or other notification for:	H		$\dashv$	270.00
Gregory Emergency Physicians			Nco Financial Svcs				
ACCOUNT NO. <b>702637023</b>			Open account opened 11/07				
Nco Financial Svcs 507 Prudential Rd Horsham, PA 19044-2308							
<b>5</b>						Ц	209.00
Sheet no <b>5</b> of <b>12</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	]	age Fota	e) al	\$ 1,484.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

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IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

Case No. \_\_\_\_\_(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPITTED	7710 1517	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+				
Gregory Emergency Physicians			Nco Financial Svcs					
ACCOUNT NO. <b>20508988</b>			Open account opened 3/04	$\frac{1}{1}$				
Nco- Medclr 1804 Washington Blvd Ste 450 Baltimore, MD 21230-1700								405.00
ACCOUNT NO.			Assignee or other notification for:	+			-	400.00
Med1 02 Gregory Emergency Physicians			Nco- Medcir					
ACCOUNT NO. <b>35681041</b>			Open account opened 2/07					
Nco- Medcir 1804 Washington Blvd Ste 450 Baltimore, MD 21230-1700								204.00
ACCOUNT NO.			Assignee or other notification for:	+				264.00
Med1 02 Gregory Emergency Physicians			Nco- Medcir					
ACCOUNT NO. <b>16290586</b>			Open account opened 3/03	$\downarrow$				
Nco- Medclr 1804 Washington Blvd Ste 450 Baltimore, MD 21230-1700								188.00
ACCOUNT NO.			Assignee or other notification for:	+			+	100.00
Med1 02 Gregory Emergency Physicians			Nco- Medcir					
Sheet no. 6 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this p			\$	857.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Stati	so o	cal		

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Debtor(s)

Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		()	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>20522231</b>			Open account opened 3/04			$\exists$	
Nco- MedcIr 1804 Washington Blvd Ste 450 Baltimore, MD 21230-1700							400.00
ACCOUNT NO.	-		Assignee or other notification for:			$\dashv$	188.00
Med1 02 Gregory Emergency Physicians			Nco- MedcIr				
ACCOUNT NO. <b>16896590</b>			Open account opened 5/03				
Nco-medclr PO Box 8547 Philadelphia, PA 19101-8547							188.00
ACCOUNT NO.			Assignee or other notification for:				100.00
Gregory Emergency Physicians			Nco-medcir				
ACCOUNT NO. <b>16907783</b>			Open account opened 5/03				
Nco-medcIr PO Box 8547 Philadelphia, PA 19101-8547							188.00
ACCOUNT NO.  Gregory Emergency Physicians			Assignee or other notification for: Nco-medclr				100.00
ACCOUNT NO. <b>16907784</b>			Open account opened 5/03				
Nco-medclr PO Box 8547 Philadelphia, PA 19101-8547							
7						Ц	37.00
Sheet no			(Total of th	_		9	\$ 601.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o	n ıl	\$

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IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

Case No. \_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Gregory Emergency Physicians			Nco-medcir				
ACCOUNT NO. <b>20508989</b>			Open account opened 3/04				
Nco-medclr PO Box 8547 Philadelphia, PA 19101-8547							37.00
ACCOUNT NO.	<del>                                     </del>		Assignee or other notification for:	$\vdash$			37.00
Gregory Emergency Physicians			Nco-medclr				
ACCOUNT NO. <b>15657057</b>			Open account opened 4/07				
Nco/ Collection Agency PO Box 4907 Trenton, NJ 08650-4907							136.00
ACCOUNT NO.			Assignee or other notification for:				130.00
Nco Asgne Of Sbc			Nco/ Collection Agency				
ACCOUNT NO. <b>593677</b>			Open account opened 1/07				
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662							
ACCOUNT NO. <b>948585</b>	H		Open account opened 7/07				359.00
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662			open deceding opened 1701				
Sheet no. 8 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 821.00
2			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	Fota o o stica	al n al	\$

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Debtor(s)

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Pal1verizn6243900			Open account opened 8/06				
Palisades Collections PO Box 1244 Englewood Cliffs, NJ 07632-0244							1,510.00
ACCOUNT NO.			Assignee or other notification for:	H		Н	1,010100
Verizon North Inc.			Palisades Collections				
verizon North Inc.							
ACCOUNT NO. <b>2854296</b>			Open account opened 7/02			Н	
ProfessnI Acct Mgmt In PO Box 391 Milwaukee, WI 53201-0391							94.00
ACCOUNT NO.			Assignee or other notification for:	r			34.00
Tcf Bank			ProfessnI Acct Mgmt In				
ACCOUNT NO. <b>001327</b>			Open account opened 4/07				
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112							
ACCOUNT NO.			Assignee or other notification for:	H		Н	250.00
City Of Blue Island			Rmi/mcsi				
ACCOUNT NO. <b>001336</b>			Open account opened 4/07				
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112							
						Ц	250.00
Sheet no9 of12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub is p		- 1	\$ 2,104.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	tica	n al	\$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+		H	
City Of Blue Island			Rmi/mcsi				
ACCOUNT NO. <b>96332</b>			Open account opened 3/07	-			
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112							250.00
ACCOUNT NO.			Assignee or other notification for:	H			250.00
City Of Blue Island			Rmi/mcsi				
ACCOUNT NO. <b>986827625910002</b>			Installment account opened 9/02				
Sallie Mae Servicing PO Box 9400 Wilkes Barre, PA 18773-9400							0.700.00
ACCOUNT NO. 986827625910001  Sallie Mae Servicing PO Box 9400 Wilkes Barre, PA 18773-9400			Installment account opened 9/02				2,792.00
LGGOVIVE VO. 20177949			Open account opened 6/06				2,216.00
ACCOUNT NO. 3gv77818  Sherman Acquisitions PO Box 10587 Greenville, SC 29603-0587			Open account opened 6/00				4 000 00
ACCOUNT NO.			Assignee or other notification for:	$\vdash$		H	1,080.00
Mci			Sherman Acquisitions				
Sheet no. 10 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of t	Sub			§ 6,338.00
Schedule of Creditors Holding Obsecured Nonphority Claims			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Tota o o tica	al n	

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3gq32426			Open account opened 6/06				
Sherman Acquisitions PO Box 10587 Greenville, SC 29603-0587			<b>O P O O O O O O O O O O</b>				407.00
LOGOVIEW VO			Assignee or other notification for:	-	-		127.00
ACCOUNT NO.  Mci			Sherman Acquisitions				
ACCOUNT NO. <b>21909airm</b>			Open account opened 6/07				
Tri State Adjustment F 440 Challenge St Freeport, IL 61032-2540							642.00
ACCOUNT NO.			Assignee or other notification for:				042.00
Assoc In Rehabilitation Medici			Tri State Adjustment F				
ACCOUNT NO. 5259830025803807  Tribute/fbofd 6 Concourse Pkwy NE FI 2 Atlanta, GA 30328-6117	_		Revolving account opened 7/07				
Attanta, GA 30320-0117							626.00
ACCOUNT NO. 1052790230			Open account opened 10/05				
Trust Rec Sv 541 Otis Bowen Dr Munster, IN 46321-4158							74.00
ACCOUNT NO.	$\vdash$		Assignee or other notification for:	+	-	-	71.00
Med1 02 Oaklawn Radiology Imaging C			Trust Rec Sv				
Sheet no. 11 of 12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of		oag	e)	\$ 1,466.00
			(Use only on last page of the completed Schedule F. Rep the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	ort als Stati	stic	on al	\$

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 39068050050100001			Open account opened 3/06	T			
Verizon Wireless PO Box 3397 Bloomington, IL 61702-3397							942.00
ACCOUNT NO. 39068050050200001			Open account opened 3/06	T			0 12100
Verizon Wireless PO Box 3397 Bloomington, IL 61702-3397			•				
			Onen ecceunt enemal AIOS	-			571.00
ACCOUNT NO. 39028050621000001  Verizon Wireless PO Box 3397 Bloomington, IL 61702-3397	_		Open account opened 4/06				566.00
ACCOUNT NO. 39098050050200001			Open account opened 3/06	t		$\Box$	300.00
Verizon Wireless PO Box 3397 Bloomington, IL 61702-3397							481.00
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.	_						
Sheet no12 of12 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report	7	age Fota	e) al	\$ 2,560.00

Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

28,992.00

R6G (Official Case 08-11191	Doc 1	Filed 05/02/08	Entered 05/02/08 13:22:36
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### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form on) (12/07)1191 Doc 1

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### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						

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Debtor(s)

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### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married				AGE( <b>7</b>	S):		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Loss Prevention Name of Employer How long employed Address of Employer  Loss Prevention Strack & Vantil 2 years			n Cashier				
	_	r projected monthly income at time case fill alary, and commissions (prorate if not paid		\$	DEBTOR		SPOUSE
2. Estimated monthly		mary, and commissions (prorate if not paid	monuniy)	\$ 	2,281.50	\$ 	1,668.85
3. SUBTOTAL				\$	2,281.50	<u>\$</u>	1,668.85
4. LESS PAYROL	L DEDUCTION	NS		Ψ	2,201100	Ψ	1,000.00
a. Payroll taxes a				\$	473.01	\$	363.07
b. Insurance				\$		\$	
<ul><li>c. Union dues</li><li>d. Other (specify)</li></ul>	401K			\$	68.45	\$	
u. Other (specify)	) <u>4011K</u>			· \$ —	00.43	\$ 	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	541.46	\$	363.07
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	1,740.04	\$	1,305.78
7. Regular income	from operation	of business or profession or farm (attach de	etailed statement)	\$		\$	
8. Income from rea		1	,	\$		\$	
9. Interest and divid			11. 1	\$		\$	
10. Alimony, maint that of dependents		ort payments payable to the debtor for the	debtor's use or	\$		\$	400.00
11. Social Security	or other govern						
(Specify)				\$		\$	
12. Pension or retir	rement income			· \$ —		<u>\$</u> —	
13. Other monthly				Ψ		Ψ	
				\$		\$	
				\$		\$	
				. \$		\$	
14. SUBTOTAL C	F LINES 7 TI	HROUGH 13		\$		\$	400.00
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and	d 14)	\$	1,740.04	\$	1,705.78
		ONTHLY INCOME: (Combine column to otal reported on line 15)	otals from line 15;		\$	3,44	5.82

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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\_ Case No. \_

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	k(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the do on Form22A or 22C.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate	e schedule of
<ol> <li>Rent or home mortgage payment (include lot rented for mobile home)</li> <li>a. Are real estate taxes included? Yes No _√_</li> </ol>	\$	850.00
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	300.00
b. Water and sewer	2 —	150.00
c. Telephone	\$	150.00
d. Other	—  • —	
3. Home maintenance (repairs and upkeep)	— \$ —	
4. Food	\$ ——	650.00
5. Clothing	\$	120.00
6. Laundry and dry cleaning	\$	120.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	100.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	
(Specify)	\$	
(Specify)	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	375.74
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	320.00
	\$	
	\$	
10 AVED A CIE MONUELL V EVDENCEC /E / 11' 1 17 D		1
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	l <sub>e</sub>	2 425 74
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	3,435.74
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME	ф	2 445 22
a. Average monthly income from Line 15 of Schedule I	\$	3,445.82 3,435.74
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	ф ——	10.08
c. Pronung not income (a. ininas o.)	Ψ	10.00

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IN RE Bradley, Kevin D & Bradley, Katrice

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

\_ Case No. \_

**Continuation Sheet - Page 1 of 1** 

Other Expenses (DEBTOR)

Child Care
Auto Repairs
Student Loan
Personal Care & Grooming

120.00 30.00 70.00

100.00

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(If known)

IN RE Bradley, Kevin D & Bradley, Katrice

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Debtor(s)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **May 2, 2008** Signature: /s/ Kevin D Bradley Debtor **Kevin D Bradley** Signature: /s/ Katrice Bradley Date: **May 2, 2008** (Joint Debtor, if any) **Katrice Bradley** [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Northern District of Illinois

IN RE:	Case No
Bradley, Kevin D & Bradley, Katrice	Chapter 7
Debtor(s)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3,949.00 Estimated 2008 year to date income from employment (monthly avg)

15,000.00 Estimated 2007 income from employment

12,000.00 Estimated 2006 income from employment

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2,600.00 Child Support ordered 6 months ago

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
. Sui	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
. Gif	its
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the</b>

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commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/05/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 351.00

### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

1623 W 106th St, Chicago, IL

NAME USED

Same

DATES OF OCCUPANCY

til 3/06

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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### 18. Nature, location and name of business

**V** 

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>May 2, 2008</b>	Signature /s/ Kevin D Bradley	
	of Debtor	Kevin D Bradley
Date: <b>May 2, 2008</b>	Signature /s/ Katrice Bradley	
	of Joint Debtor	Katrice Bradley
	(if any)	

\_\_\_\_\_\_ ocntinuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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**Northern District of Illinois** 

IN RE:				Case No					
Bradley, Kevin D & Bradley, Katrice  Debtor(s)				Chapter 7					
				. –					
CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION									
☐ I have filed a s	schedule of executory contract	es which includes debts secured ts and unexpired leases which in the property of the estate which	cludes personal propert	y subject to	an unexpir lease:	ed lease.			
Description of Secured Pro		Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
05 Chevy Malib	ou	Credit Acceptance					<b>√</b>		
Description of Leased Prop	perty	Lessor's Nam	s				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)		
05/02/2008	/s/ Kevin D Bradley		/s/ Katrice Bra	dlov					
Date	Kevin D Bradley	Г	ebtor Katrice Bradle		Joi	nt Debtor (i	f applicable)		
I declare under p compensation and and 342 (b); and, bankruptcy petition	penalty of perjury that: (1) I I have provided the debtor wit (3) if rules or guidelines hav	E OF NON-ATTORNEY BAN am a bankruptcy petition preparate and to the a copy of this document and to be been promulgated pursuant to debtor notice of the maximum and tion.	arer as defined in 11 U.he notices and information 11 U.S.C. § 110(h) set	.S.C. § 110; on required t	(2) I prepunder 11 Unum fee fo	pared this d J.S.C. §§ 110 or services cl	ocument for 0(b), 110(h), nargeable by		
If the bankruptcy	nme and Title, if any, of Bankrupto petition preparer is not an i on, or partner who signs the d	ndividual, state the name, title		Social Security ocial securit		-			
Address			_						
Signature of Bankru	ptcy Petition Preparer			Date					
Names and Social is not an individua		individuals who prepared or ass	isted in preparing this do	cument, unle	ess the ban	kruptcy peti	tion preparer		
10 not an marvidue									

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A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

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IN RE:		Case No
Bradley, Kevin D & Bradley, Katrice		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CREDIT	OR MATRIX
		Number of Creditors32
The above-named Debtor(s) here	eby verifies that the list of creditors is	rue and correct to the best of my (our) knowledge.
Date: May 2, 2008	/s/ Kevin D Bradley	
	Debtor	
	/s/ Katrice Bradley	
	Joint Debtor	

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Bradley, Kevin D 14740 Campbell Ave Harvey, IL 60426-1371 Document Page 44 of 45 Credit Acceptance 25505 W 12 Mile Rd Southfield, MI 48034-1846

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018-4521

Bradley, Katrice 14740 Campbell Ave Harvey, IL 60426-1371 Credit Protect Assoc PO Box 802068 Dallas, TX 75380-2068 Nco Financial Svcs 507 Prudential Rd Horsham, PA 19044-2308

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524 Nco- Medclr 1804 Washington Blvd Ste 450 Baltimore, MD 21230-1700

Allied Int 3000 Corporate Roa Columbus, OH 43231 Harvard Collection 4839 N Elston Ave Chicago, IL 60630-2534

Nco-medclr PO Box 8547 Philadelphia, PA 19101-8547

Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426-1066 I C System PO Box 64378 Saint Paul, MN 55164-0378 Nco/ Collection Agency PO Box 4907 Trenton, NJ 08650-4907

Asset Acceptance PO Box 2036 Warren, MI 48090-2036 Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487-9356 Nicor Gas 1844 W Ferry Rd Naperville, IL 60563-9662

Calvary Portfolio/collection PO Box 1017 Hawthorne, NY 10532-7504 Internal Revenue Service Centralized Insolvency Unit PO Box 21126 Philadelphia, PA 19114-0326 Palisades Collections PO Box 1244 Englewood Cliffs, NJ 07632-0244

Cap One PO Box 5155 Norcross, GA 30091-5155 Lvnv Funding PO Box 10587 Greenville, SC 29603-0587

ProfessnI Acct Mgmt In PO Box 391 Milwaukee, WI 53201-0391

Cbe Group PO Box 900 Waterloo, IA 50704-0900 Metropltn Au 2212 W 147th St Dixmoor, IL 60426-1029 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438-3112

Crd Prt Asso PO Box 802068 Dallas, TX 75380-2068 Midland Cred 8875 Aero Dr Ste 200 San Diego, CA 92123-2255 Sallie Mae Servicing PO Box 9400 Wilkes Barre, PA 18773-9400 Case 08-11191 Doc 1 Filed 05/02/08 Entered 05/02/08 13:22:36 Desc Main Document Page 45 of 45

Sherman Acquisitions PO Box 10587 Greenville, SC 29603-0587

Tri State Adjustment F 440 Challenge St Freeport, IL 61032-2540

Tribute/fbofd 6 Concourse Pkwy NE FI 2 Atlanta, GA 30328-6117

Trust Rec Sv 541 Otis Bowen Dr Munster, IN 46321-4158

Verizon Wireless PO Box 3397 Bloomington, IL 61702-3397